

FILED

11/25/19 11:10 am

CLERK

U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

REBECCA J. FREEMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Respondents.

Case No.:14-21241

Chapter 13

Related to Dkt. No. 115

## ORDER OF COURT

AND NOW, this 25th day of November, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE jah

ENTERED BY DEFAULT

In re:  
Rebecca J. Freeman  
Debtor

Case No. 14-21241-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.

db +Rebecca J. Freeman, 114 North Pacific Avenue, Pittsburgh, PA 15224-2441  
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
13869333 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Navient Solutions, Inc. on behalf of USA Funds,  
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)  
13866107 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,  
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
13866105 +City of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13866111 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13823196 Duquense Light Company, Bernstein Law Firm, PC, Ste 2200, Gulf Tower,  
Pittsburgh, PA 15219  
13823197 +Equitable Gas Company, 225 N. Shore Drive, Pittsburgh, PA 15212-5860  
13823198 Greater Pittsburgh Cardiology, c/o Credit Collection/USA, 512 Monongahela,  
Morgantown, WV 26506  
13823200 +JPMorgan Chase Bank, 7255 Baymeadows Way, Jacksonville, FL 32256-6851  
14070451 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009  
13866101 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
13823201 +Pittsburgh Water and Sewer Authority, c/o Derek K. Kogut, Esquire, 437 Grant St, 14th Fl,  
Pittsburgh, PA 15219-6101  
13823206 +Zoe Kollie, 114 N. Pacific Avenue, Pittsburgh, PA 15224-2441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14880735 E-mail/Text: GUARBKe-courtdocs@ascendumeducation.org Nov 26 2019 03:49:10  
GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961  
13904148 +E-mail/Text: kburkley@bernsteinlaw.com Nov 26 2019 03:50:02 Duquesne Light Company,  
c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
13823199 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 26 2019 03:49:38 HSBC,  
c/o Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2251  
13875884 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 26 2019 03:49:48 Denovus Corporation Ltd,  
c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
13896827 E-mail/PDF: pa\_dc\_claims@navient.com Nov 26 2019 03:56:16 Navient Solutions, Inc.,  
P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
13842403 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 26 2019 03:49:33  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13823202 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 26 2019 03:45:17 Sallie Mae, 220 Lasley Ave,  
Wilkes Barre, PA 18706-1496  
13823204 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 26 2019 03:49:39 U. S. Trustee's Office,  
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
14808285 E-mail/Text: GUARBKe-courtdocs@ascendumeducation.org Nov 26 2019 03:49:10  
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
13823205 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 26 2019 03:49:55 WPAHS WPH,  
c/o Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr City and School District of Pittsburgh  
cr Great Lakes Higher Education Corporation  
cr JPMORGAN CHASE BANK, N.A.  
cr Jpmorgan Chase Bank, National Association  
cr Pittsburgh Water & Sewer Authority  
cr\* ++ASCENDIUM EDUCATION SOLUTIONS INC, 2501 INTERNATIONAL LANE, MADISON WI 53704-3180  
(address filed with court: GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961,  
Madison, WI 53708)  
13823203\* ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Sallie Mae, Inc on behalf of USA Funds,  
Attn Bankrupt. Lit. Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)  
TOTALS: 6, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com  
Gary William Short on behalf of Debtor Rebecca J. Freeman garyshortlegal@gmail.com, gwshort@verizon.net  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
John P. Neblett on behalf of Creditor Great Lakes Higher Education Corporation jpn@neblettlaw.com, lln@neblettlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteeewpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com  
Thomas Song on behalf of Creditor Jpmorgan Chase Bank, National Association pawb@fedphe.com  
TOTAL: 12